

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Meghan M. Davis  
Eric Jasper Davis  
Debtors

Case No. 18-01043-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 18

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db/jdb  
5034902 +Meghan M. Davis, Eric Jasper Davis, 264 Clubhouse Drive, East Stroudsburg, PA 18302-9264  
5034899 BANK OF AMERICA, C/O NORTHSTAR LOCATON SERVICES, 4285 GENESEE ST, BUFFALO, NY 14225-1943  
5034904 +BANK OF AMERICA, PO BOX 45144, JACKSONVILLE, FL 32232-5144  
5034905 +CHASE MORTGAGE, PO BOX 24696, COLUMBUS, OH 43224-0696  
5034906 +FED LOAN SERVICING CREDIT, PO BOX 60610, HARRISBURG, PA 17106-0610  
5034907 +FORENSIC COUNSELING ASSOCIATES, 1385 POCONO BLVD, MOUNT POCONO, PA 18344-1678  
5034912 +LEHIGH VALLEY HOSPITAL - POCONO, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3006  
ST LUKES PHYSICIAN GROUP, C/O PEERLESS CREDIT SERVICES, PO BOX 518,  
MIDDLETOWN, PA 17057-0518

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5034900 EDI: BANKAMER.COM Jul 06 2018 22:53:00 BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX 79998-2238  
5034901 EDI: BANKAMER.COM Jul 06 2018 22:53:00 BANK OF AMERICA, PO BOX 45224,  
JACKSONVILLE, FL 32232-5224  
5034903 EDI: CAPITALONE.COM Jul 06 2018 22:53:00 CAPITAL ONE, PO BOX 30285,  
SALT LAKE CITY, UT 84130-0285  
5034908 +E-mail/Text: bk@lendingclub.com Jul 06 2018 18:52:22 LENDING CLUB CORP, 71 STEVENSON ST,  
SUITE 300, SAN FRANCISCO, CA 94105-2985  
5034909 E-mail/Text: camanagement@mtb.com Jul 06 2018 18:52:09 M & T BANK, ATTN CBD TEAM,  
PO BOX 900, MILLSBORO, DE 19966  
5035365 +EDI: PRA.COM Jul 06 2018 22:53:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5034910 E-mail/Text: bankruptcyteam@quickenloans.com Jul 06 2018 18:52:20 QUICKEN LOANS INC,  
20555 VICTOR PKWY, LIVONIA, MI 48152-7031  
5034911 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 06 2018 18:52:20 QUICKEN LOANS INC,  
ATTN CLIENT RELATIONS, 1050 WOODWARD AVE, DETROIT, MI 48226-1906  
5034913 EDI: RMSC.COM Jul 06 2018 22:53:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060,  
ORLANDO, FL 32896-5060  
5034914 +EDI: IIC9.COM Jul 06 2018 22:53:00 TMOBILE USA INC, C/O I C SYSTEM INC, PO BOX 64378,  
SAINT PAUL, MN 55164-0378

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5077810 Bank of America, N.A.  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Brian C Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkggroup@kmlawgroup.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net  
Steven P. Kelly on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 2 Eric Jasper Davis  
epotito@newmanwilliams.com; lhochmuth@newmanwilliams.com; mdaniels@newmanwilliams.com; bsmale@newmanwilliams.com; eapotito@hotmail.com; lbeaton@newmanwilliams.com

District/off: 0314-5

User: admin  
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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Vincent Rubino on behalf of Debtor 1 Meghan M. Davis  
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newman  
williams.com;eapotito@hotmail.com;lbeaton@newmanwilliams.com

TOTAL: 7

**Information to identify the case:**Debtor 1 **Meghan M. Davis**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1717**

EIN --\_-----

Debtor 2 **Eric Jasper Davis**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0621**

EIN --\_-----

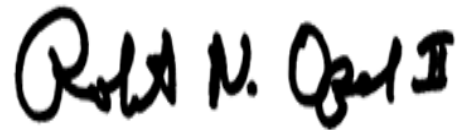
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-01043-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Meghan M. Davis  
aka Meghan Marie Davis, aka Meghan Davis,  
aka Meghan Adamo

Eric Jasper Davis  
aka Eric Jasper Davis Jr., aka Eric J. Davis Jr.,  
aka Eric J. Davis, aka Eric Davis

**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

July 6, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**